

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Non-Provisional Application of

Applicant: Ifedayo UDIANI

Confirmation No.: 1464

Application No.: 10/673,754

Group Art Unit: 4124

Title: The Simplified Internet Payment,
Security, & Tax Administration Protocol
(SIPSTAP)

Examiner: Mary M. GREGG

Mail Stop: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.114

Sir:

Pursuant to 37 C.F.R. § 1.114, in response to the Office Action mailed July 1, 2008, and filed concurrently with Applicant's Request for Continued Examination (RCE), Applicant proposes that this application be amended as indicated in the following pages. This response, being filed within three months of the mailing date of the Office Action, is timely and no extension of time fee is believed due.

Amendments to the Claims are made on pages 2-6 of this document.

Remarks are made on pages 7 – 12 of this document.